

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Michael Turano
Nicole Maria Turano
Debtors

Case No. 17-04734-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 45

Date Rcvd: Mar 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2018.

db/jdb
4992615 +Richard Michael Turano, Nicole Maria Turano, 417 Marion Street, Browndale, PA 18421-1228
4992616 +Aes/national Collegiat, Pob 61047, Harrisburg, PA 17106-1047
4992617 +Aes/phaaa, Po Box 61047, Harrisburg, PA 17106-1047
4992623 +Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
4992624 +Comenitycap/boscovs, Po Box 182120, Columbus, OH 43218-2120
4992625 Credit First, N.A./Kost Tire, P.O. Box 81410, Cleveland, OH 44181-0410
4992626 +Cross Valley F C U, 640 Baltimore Dr, Wilkes Barre, PA 18702-7943
4992626 Dawn Tuttle, Noxen, PA 18636
4992630 Express Urgent Care, 449 Scranton Carbondale Hwy, Dickson City, PA 18508-1115
4992631 +Fifth Third Bank, 5050 Kingsley Dr, Cincinatti, OH 45227-1115
4992632 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
4992633 +Franceski Waste & Recycling, P.O. Box 75, Forest City, PA 18421-0075
4992635 +Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
4992638 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
4992639 +Medical Data Systems I, 2120 15th Ave, Vero Beach, FL 32960-3436
4992640 Moses Taylor Hospital, P.O. Box 88107, Chicago, IL 60680-1107
4992641 +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
4992643 +PNC Bank, 201 Penn Avenue, Scranton, PA 18503-1961
4992642 Pennsylvania Physician Services LLC, Attn #21113R, P.O. Box 14000, Belfast, ME 04915-4033
4992644 +Professional Account Services, Inc., P.O. Box 188, Brentwood, TN 37024-0188
4992645 Professional Ortho Assoc Ltd, 3 West Olive Street Suite 118, Scranton, PA 18508-2576
4992649 Synchrony Bank/Amazon, P.O. Box 1969, Southgate, MI 48195-0969
4992653 +The Aaron Center Inc., 851 Commerce Blvd Suite 107, Dickson City, PA 18519-1762

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
+EDI: AISACG.COM Mar 12 2018 22:53:00 Capital One Auto Finance, a division of Capital On,
P.O. Box 165028, Irving, TX 75016-5028
4992618 EDI: CAPITALONE.COM Mar 12 2018 22:53:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
4992619 +EDI: CAPITALONE.COM Mar 12 2018 22:53:00 Capital One, Po Box 30253,
Salt Lake City, UT 84130-0253
4994577 +EDI: AISACG.COM Mar 12 2018 22:53:00 Capital One Auto Finance, a division of Capital On,
AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
4992620 +EDI: CHASE.COM Mar 12 2018 22:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
4992621 +EDI: CHASE.COM Mar 12 2018 22:58:00 Chase Cardmember Service, P.O. Box 15298,
Wilmington, DE 19850-5298
4992622 +EDI: CITICORP.COM Mar 12 2018 22:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
4992627 +EDI: DISCOVER.COM Mar 12 2018 22:53:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
4992628 +EDI: TSYS2.COM Mar 12 2018 22:53:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
4992629 +E-mail/Text: egssupportservices@alorica.com Mar 12 2018 18:59:28 EGS Financial Care, Inc.,
4740 Baxter Road, Virginia Beach, VA 23462-4484
4992634 +EDI: CITICORP.COM Mar 12 2018 22:53:00 Goodyr/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
4992636 +EDI: IIC9.COM Mar 12 2018 22:58:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378
4992637 +EDI: CBSKOHL.COM Mar 12 2018 22:53:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
4993334 +EDI: PRA.COM Mar 12 2018 22:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4992646 +EDI: RMSC.COM Mar 12 2018 22:53:00 Sam's Club/Synchrony Bank, P.O. Box 960013,
Orlando, FL 32896-0013
4992647 +EDI: RMSC.COM Mar 12 2018 22:53:00 Synccb/ashley Homestore, C/o Po Box 965036,
Orlando, FL 32896-0001
4992648 +EDI: RMSC.COM Mar 12 2018 22:53:00 Synccb/dks, P.O. Box 965005, Orlando, FL 32896-5005
4992650 EDI: RMSC.COM Mar 12 2018 22:53:00 Synchrony Bank/Toys R Us, P.O. Box 965013,
Orlando, FL 32896-5013
4992651 +EDI: WTRRNBBANK.COM Mar 12 2018 22:53:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
4992652 +EDI: CITICORP.COM Mar 12 2018 22:53:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
4992654 EDI: VERIZONWIRE.COM Mar 12 2018 22:53:00 Verizon Wireless, P.O. Box 25505,
Lehigh Valley, PA 18002-5505
4992655 EDI: RMSC.COM Mar 12 2018 22:53:00 Walmart/Synchrony Bank, P O box 965022,
Orlando, FL 32896-5022

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Raymond W. Ferrario on behalf of Debtor 1 Richard Michael Turano raymondwferrariopc@comcast.net,
ferrariobk@comcast.net
Raymond W. Ferrario on behalf of Debtor 2 Nicole Maria Turano raymondwferrariopc@comcast.net,
ferrariobk@comcast.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Richard Michael Turano**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3016**

EIN --_-----

Debtor 2 **Nicole Maria Turano**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6589**

EIN --_-----

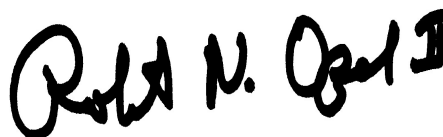
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-04734-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard Michael Turano
aka Richard M Turano, aka Richard M Turano
Jr., aka Richard Turano, aka Rich Turano Jr., aka
Rich Michael Turano, aka Rich M Turano, aka
Rich Turano, aka Richard Turano Jr., aka
Richard Michael Turano Jr.

Nicole Maria Turano
aka Nicole Christiano, aka Nicole Turano, aka
Nicole M Turano, aka Nikki Maria Turano, aka
Nikki M Turano, aka Nikki Turano, dba LuLaRoe,
dba LuLaRoe – Nicole Turano

**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

March 12, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.